



N.C. Department of Insurance

MIKE CAUSEY, Commissioner

DID YOU KNOW?

The Insurance
Commissioner is also,
STATE FIRE MARSHAL



BY THE NUMBERS...

NCDOL uses a variety of different metrics to measure our performance, effectiveness and outcomes.

BY THE NUMBERS...

CONSUMER SERVICES – assisted over 150,000 people with questions or complaints:

Medicare:

- Helped 105,086 consumers on general questions
- Over 6,134 recipients helped to apply for federal low-income subsidy to save on prescription drug costs. Cost savings: **more than \$15 million.**

Life and Health insurance:

- Handled 37,700 calls and 8,537 written complaints and appeals
- Handled 504 requests for external reviews for denied medical claims.
- Resulted in **\$9.1 million returned or saved** to consumers.

BY THE NUMBERS...

CONSUMER SERVICES

Homeowners, Auto, and other Insurance:

- Handled 20,751 calls and 4,821 written complaints from consumers
- **Recovered approximately \$1.7 million** in benefits from insurance companies



BY THE NUMBERS...

SMART NC

- Calls: 8,830
- Complaints: 265
- Medical Appeals: 633
- Medical Appeal and Complaint Recovered Benefits for Consumers: **\$79,023**
- External Review Cases: 504
- External Review Recovered Benefits for Consumer: **\$2,244,489.20**



BY THE NUMBERS...

OFFICE OF STATE FIRE MARSHAL

Inspections

- 9S Standard Inspections: 121
- Survey Rating Inspections: 169
- Classes taught – 9S Surveys: 16
- Students Attending: 250
- Attendees at Upgrade Classes: 342



BY THE NUMBERS...

MARKET REGULATION DIVISION

Through market conduct examinations and investigations, NCDOL ordered **\$1,342,856** returned to policyholders.



BY THE NUMBERS...

CRIMINAL INVESTIGATIONS DIVISION

- Received 4,523 referrals related to insurance fraud in 2016
- All referrals reviewed -- 514 assigned to one of our 20 investigators
- 233 arrests
- 153 successful prosecutions
- **Recovered around \$5M** from these prosecutions



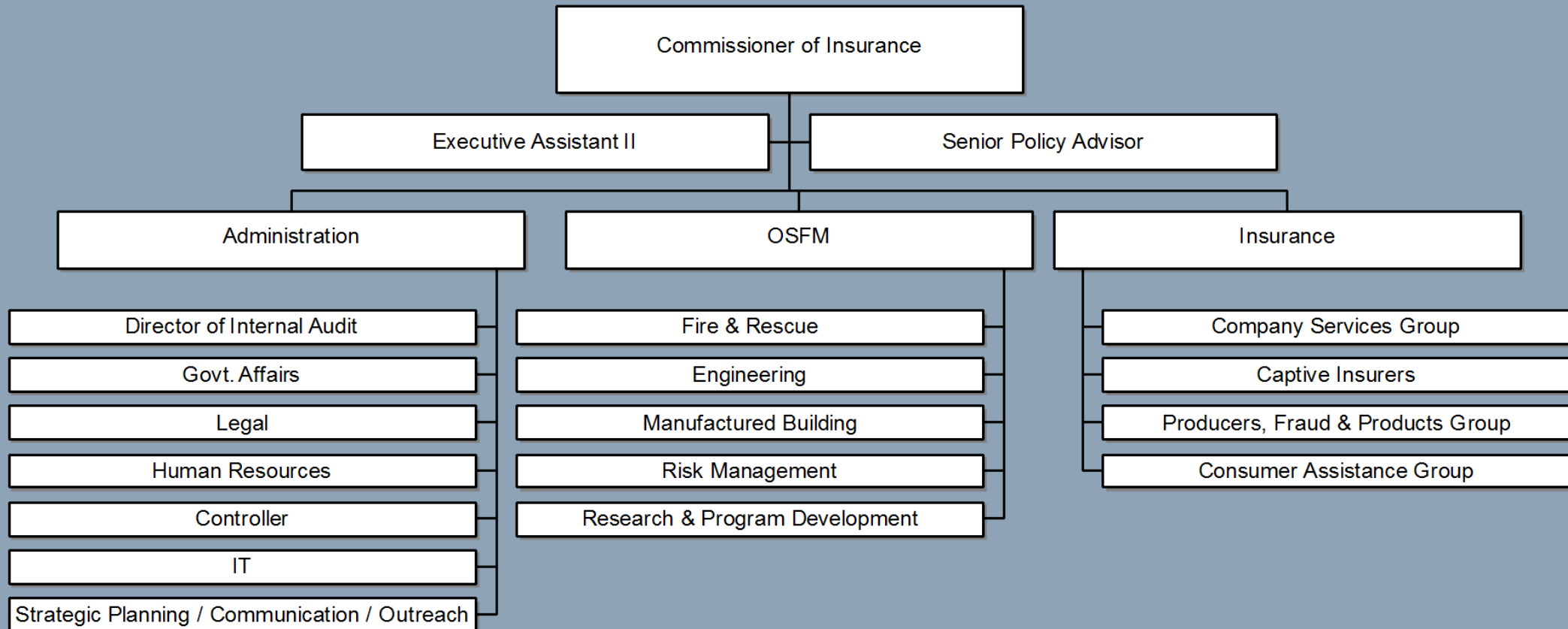
BY THE NUMBERS...

CAPTIVE INSURANCE DIVISION

- More than DOUBLED the number of licensed captive insurers in 2016
- Over 550 risk bearing captive insurance entities in NC



ARE YOU PLANNING CHANGES TO CURRENT NCDOI STRUCTURE?



WHAT ARE OVERALL GOALS FOR NCDOI?

- Identify, investigate, prosecute insurance fraud
- Increase fire department services and inspections to lower consumers' insurance costs
- Continue NCDOI excellent customer service

WHAT ARE NCDOI BUDGET REQUESTS; NEEDS?

GOVERNOR'S BUDGET

- Items 1, 2, & 3: Support anything to support state employees
- Item 4: Support additional funds for Albemarle Building lease
- Item 5: Support restoration - assist local fire districts
- Item 6: Supporting anything that helps combat insurance fraud is a top priority

WHAT IS STATUS OF NCDOI MOVE TO ALBEMARLE BUILDING?

MOVE TO ALBEMARLE

- Receive Certificate of Occupancy in next few days
- IT starts move next week
- Incremental staff moves begin first of April
- Move lasts 4-5 weeks



HOW HAVE DISASTER FUNDS BEEN ADMINISTERED?

- During NCGA special session -- \$1 million appropriated to NCDOI to award (pass-through) to volunteer fire departments
- For repairs of damages caused by Hurricane Matthew, wildfires in western part of NC, and Tropical Storms Julia and Hermine -- not covered by federal assistance or proceeds of insurance policies
- We begin to accept and evaluate requests for disbursement of the \$1 million on March 20th.

THE NORTH CAROLINA DEPARTMENT OF INSURANCE

